

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: LITTY

Application No.: 10/026,104

Filing Date: 12/21/2001

For: SYSTEMS AND METHODS TO  
FACILITATE ANALYSIS OF  
COMMERCIAL CREDIT  
CUSTOMERS

) Confirmation No. 7506  
) Group Art Unit: 3691  
) Examiner: Olabode Akintola  
) **AMENDMENT and RESPONSE** to June 4,  
2007 Non-Final Office Action  
) Docket No.: G09.001  
) **PTO Customer Number 67338**  
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Mail Stop Amendment (via EFS)  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed June 4, 2007, please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.

## AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method for facilitating analysis of [[a]] commercial credit [[customer]] customers, comprising:

determining first customer information associated with [[the]] a first commercial credit customer, at least some of the first customer information being [[associated with]] based on a first plurality of commercial credit accounts associated with the first customer; [[and]]

selecting, based on the first customer information, a first risk model appropriate to apply to the first customer information, the first risk model being selected from a plurality of available risk models;

generating first risk information associated with the first customer by applying the first risk model [[at least one of a plurality of risk models]] to the first customer information;

determining second customer information associated with a second commercial credit customer, different than the first customer, at least some of the second customer information being based on a second plurality of commercial credit accounts associated with the second customer;

selecting, based on the second customer information, a second risk model appropriate to apply to the second customer information, the second risk model being selected from the plurality of available risk models; and

generating second risk information associated with the second customer by applying the second risk model to the second customer information, wherein the second risk model is different than the first risk model.

2. (Currently Amended) The method of claim 1, ~~wherein said determining and generating are performed for a plurality of customers,~~ and further comprising:

generating a list of high risk customers based on at the least the first and second risk information.

3. (Original) The method of claim 2, further comprising:

periodically transmitting information associated with the list to a risk manager via a communication network.

4. (Currently Amended) The method of claim 1, wherein at least one of the first or second customer information includes at least one of: (i) a business segment, (ii) a company type, [[and]] or (iii) a product type.

5. (Currently Amended) The method of claim 1, wherein the customer information includes at least one of: (i) a customer characteristic, (ii) a payment history, (iii) a loss history, (iv) a delinquency status, [[and]] or (v) an aggregate customer account size.

6. (Currently Amended) The method of claim 1, wherein the customer information includes at least one of: (i) an account characteristic, (ii) a collateral type, (iii) a delinquency status, (iv) an original account size, (v) an account duration, (vi) a total balance, (vii) a maximum total balance within a pre-determined period of time, (viii) an original equipment cost, (ix) a security deposit, (x) payment timing information, [[and]] or (xi) payment amount information.

7. (Currently Amended) The method of claim 1, wherein the risk information comprises at least one of: (i) a risk score, [[and]] or (ii) a risk category.

8. (Currently Amended) The method of claim 1, further comprising:  
calculating a first risk score based on the first risk information, economic information, and deal information associated with the first customer.

9. (Currently Amended) The method of claim 1, wherein the first risk information is further based on information received from at least one third-party.

10. (Currently Amended) The method of claim 9, wherein the received information is associated with at least one of: (i) a customer, (ii) a customer category, [[and]] or (iii) a plurality of customers.

11. (Original) The method of claim 1, wherein the plurality of risk models were created based on historical commercial credit information.

12. (Currently Amended) The method of claim 11, wherein the plurality of risk models were further created based on at least one of: (i) a segmentation analysis, (ii) a univariate analysis, [[and]] or (iii) multivariate analysis.

13-14. (Canceled)

15. (Currently Amended) An apparatus, comprising:

a processor; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

determine first customer information associated with a first commercial credit customer, at least some of the first customer information [[being associated with]] based on a first business segment of a first plurality of asset-backed commercial credit accounts associated with the first customer, [[and]]

select, based on the first customer information, a first risk model appropriate to apply to the first customer information, the first risk model being selected from a plurality of available risk models created via segmentation analysis of commercial credit customers;

generate first risk information associated with the first customer by applying the first risk model [[at least one of a plurality of risk models]] to the first customer information

determine second customer information associated with a second commercial credit customer, at least some of the second customer information being based on a second business segment of second plurality of asset-backed commercial credit accounts associated with the second customer,

select, based on the second customer information, a second risk model appropriate to apply to the second customer information, the second risk model being selected from a plurality of available risk models; and

generate second risk information associated with the second customer by applying the second risk model to the second customer information.

16. (Currently Amended) The apparatus of claim 15, wherein said storage device further stores at least one of: (i) a customer database, (ii) an account database, (iii) a risk model database, [[and]] or (iv) an analysis database.

17. (Currently Amended) The apparatus of claim 15, further comprising:  
a communication device coupled to said processor and adapted to communicate with at least one of: (i) an information device, (ii) an accounts receivable system, (iii) a third-party service, [[and]] or (iv) a risk manager device.

18. (Currently Amended) A computer-readable medium storing instructions adapted to be executed by a processor to perform a method for facilitating analysis of [[a]] asset-backed commercial credit [[customer]] customers, said method comprising:

determining first customer information associated with [[the]] a first commercial credit customer, at least some of the first customer information being [[associated with]] based on a second plurality of commercial credit accounts associated with the first customer and a first company type of the first commercial credit customer; [[and]]

selecting, based on the first customer information, a first risk model appropriate to apply to the first customer information, the first risk model being selected from a plurality of available risk models created via multivariate analysis of commercial credit customers;

generating first risk information associated with the first customer by applying the first risk model [[at least one of a plurality of risk models]] to the first customer information;

determining second customer information associated with a second commercial credit customer, different than the first customer, at least some of the second customer information

being based on a second plurality of commercial credit accounts associated with the second customer and a second company type of the second commercial credit customer;

selecting, based on the second customer information, a second risk model appropriate to apply to the second customer information, the second risk model being selected from the plurality of available risk models; and

generating second risk information associated with the second customer by applying the second risk model to the second customer information, wherein the second risk model is different than the first risk model.

19. (Canceled)

**R E M A R K S**

Upon entry of this Response: claims 1-2, 4-10, 12, and 15-19 will be amended; and claims 13-14 and 19 will be canceled. Thus, claims 1-12 and 15-18 will remain pending in the application. No new matter has been added. Reconsideration and further examination are respectfully requested in view of the following Remarks.

The previously pending claims were rejected under 35 USC 102 as being unpatentable over US Patent Application 2003/0046222 (“Bard”).

Bard is directed to systems and methods to provide “starter” credit cards to customers with little or no credit history. Once the customer has a starter credit card, his or her behavior is monitored ([0029]). Based on the customer’s behavior (*e.g.*, whether or not he or she provides timely payments), the customer may be “graduated” and certain parameters associated with the credit card account may be adjusted (*e.g.*, his or her credit limit may be increased) ([0029] to [0030]).

**Claims 1-12 and 15-18**

Claim 1 is directed to a method for facilitating analysis of commercial credit customers. In particular, claim 1 as amended recites “determining first customer information associated with a first commercial credit customer, at least some of the first customer information being based on a plurality of commercial credit accounts associated with the first customer.” That is, a single commercial credit customer (*e.g.*, a business) may be associated with a number of individual commercial credit accounts (*e.g.*, each account be associated with a different lease or loan for that customer). Specification at page 5, lines 16 to 24 and page 8, lines 6 to 10. Applicant respectfully suggests that Bard does not disclose or suggest such a feature (instead being directed to providing a single starter credit card account to individual consumers).

Moreover, as amended claim 1 recites “selecting, based on the first customer information, a first risk model appropriate to apply to the first customer information, the first risk model being selected from a plurality of available risk models.” For example, a particular type of risk model might be appropriate for one type of commercial credit customer (while another type of model might be more appropriate for a different commercial credit customer). See, for example at FIG. 8 and Specification at page 14, lines 3 to 18. Applicant respectfully suggests that Bard does not disclose or suggest this feature.

First risk information is then generated for the first commercial credit customer by applying the selected risk model. A similar process is performed a second commercial credit customer (using a different risk model). Bard does not disclose or suggest that different risk models may be applied for different commercial credit customers. Instead, a single risk model should be - and is - applied to all consumers (although, of course, the risk model will provide different results for different customers depending on their behavior).

Because Bard does not disclose or suggest any of these features, reconsideration and allowance of claim 1 is respectfully requested. The remaining claims depend from claim 1, or contain limitations similar to those described above with respect to claim 1, and should therefore be allowable for at least the same reasons.

### Claims 15-17

In addition, as amended claim 15 recites that the first customer information associated with the first commercial credit customer is “based on a first business segment.” For example, the segment might be based on a geographic region. Specification at page 16, lines 8 to 13.

Moreover, the claim is directed to “asset-backed commercial credit accounts.” For example, credit may be extended to a business in connection with a commercial equipment purchase or lease (*e.g.*, for trucks, trailers, forklifts, machine tools, or telecommunication equipment). Specification at page 5, lines 18 to 24.

Further, the “plurality of available risk models [are] created via segmentation analysis of commercial credit customers.” For example, historical commercial credit information may be used along with a segmentation analysis of the data to generate the risk models. Specification at page 15, lines 23 to 30.

None of these elements are disclosed or suggested in Bard. These are additional reasons why claim 15 and claims 16-17 dependent thereon should be allowable.

#### Claim 18

Similarly, claim 18 recites that the first customer information associated with the first commercial credit customer is based on “a first company type of the first commercial credit customer.” For example, the first customer information might indicate whether the customer is a “corporation,” “government agency,” or “partnership.” Specification at page 7, lines 10 to 13. Moreover, the “plurality of available risk models [are] created via multivariate analysis of commercial credit customers.” For example, a multivariate analysis of potentially predictive variables may be performed to determine a set of variables that accurately predicted losses associated with historical commercial credit information. Specification at page 14, lines 23 to 30.

None of these elements are disclosed or suggested in Bard (which is directed to consumer credit cards), and thus these are additional reasons why claim 18 should be allowable.

## C O N C L U S I O N

Accordingly, Applicant respectfully requests allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-0191.

Respectfully submitted,

November 2, 2007

Date

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